

.

---

**From:** bounce-255959-7768204@listserv.state.ma.us on behalf of GIC  
<gicpublicinfo@gic.state.ma.us>  
**Sent:** Sunday, April 11, 2010 7:59 PM  
**To:** Farak, Sonja (DPH)  
**Subject:** Annual Enrollment is Here

**Annual Enrollment  
April 12 – May 10  
For Changes Effective July 1, 2010**

Annual enrollment time is here, giving you the opportunity to review your benefit options and choose a new health plan or make other benefit changes if you desire. *If you want to keep your current Group Insurance Commission health plan, you do not need to fill out any paperwork.* Your coverage will continue automatically. Please take this opportunity to think about what you and your family need in the way of health care and other benefits. Once you choose a health plan, you cannot change plans until the next annual enrollment, unless you move out of your health plan's service area.

During annual enrollment, you may:

- Enroll in or change health plans
- Apply for the buy-out option
- Apply for Long Term Disability (LTD) – *you may also do this any time during the year*
- Apply for optional life insurance or increase coverage – *you may also do this anytime during the year*
- Apply for reduced non-smoker optional life insurance rates if you have optional life insurance as a smoker and have been tobacco-free for at least 12 months
- Enroll in GIC Dental/Vision or change dental plans if you are eligible (*primarily Managers, Legislators, Legislative staff and certain Executive Office staff*)
- Opt in or out of pre-tax premium basic life and health insurance deductions

Be sure to read your GIC Benefit Decision Guide to become familiar with benefit and rate changes that become effective July 1, 2010. Ask your GIC Coordinator for your guide. The guides are also available on our website.

**New Health Plan Options!**

The GIC is offering two new health plan choices. These plans help address differences in provider costs and encourage employees to save money by enrolling in a narrower network plan:

**Harvard Pilgrim Primary Choice** – this new HMO, which includes selection of a PCP, will be offered throughout most of Massachusetts at an attractive premium.

**Tufts Health Plan Spirit** – this Exclusive Provider Organization (EPO), which does not require the selection of a PCP, will be offered at an attractive premium.

Keep in mind that all of the GIC's health plans use Clinical Performance Improvement Initiative data to develop benefit designs in which members pay lower copays for providers with the highest quality and/or cost-efficiency scores. Contact your health plan, and other health plans you are considering, to see which copay level your doctors are in with these Select & Save plans. Using ★★Tier 1 (excellent) or ★★Tier 2 (good) doctors saves you money on out-of-pocket expenses. Many of the GIC's health plans also tier hospitals based on quality and/or cost. Be sure to research which copay level the hospitals you use are in.

Your *Benefit Decision Guide* is an overview of all GIC benefits; it is not a plan handbook. There may be other services that you or your family may need. Contact each plan to find out details about those benefits. In addition, be sure to take advantage of these other GIC resources:

- Website – See our website for the latest annual enrollment news, links to all GIC plans and their provider directories, forms to expedite your decisions, and answers to frequently asked questions.

- Health Fairs – Talk with health plan representatives and get personalized information and answers to your questions at a GIC health fair.

Mark the Date! Enrollment forms are due to your GIC Coordinator **no later than Monday, May 10.**